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ABSTRACT

The guide to planning a consumer education program for K-12 was developed by teachers in a Massachusetts school district during a series of workshops; direction was provided by the results of a parent questionnaire. The document is comprised of a resource guide and three outlines of concepts and generalizations to be developed in consumer education, with corresponding learning experiences suggested. There is an outline for each of three grade levels: K-4, 5-8, and 9-12. The resource guide, which comprises the second half of the document, lists textbooks, curriculum guides, audiovisual and multimedia materials, magazines, bibliographies and directories, learning packages, government publications, pamphlets, booklets, and articles. Sources for these materials are given, and, in some cases, prices are indicated. The resource guide includes a list of instructional materials developed in the workshops, for use by local teachers. (AJ)

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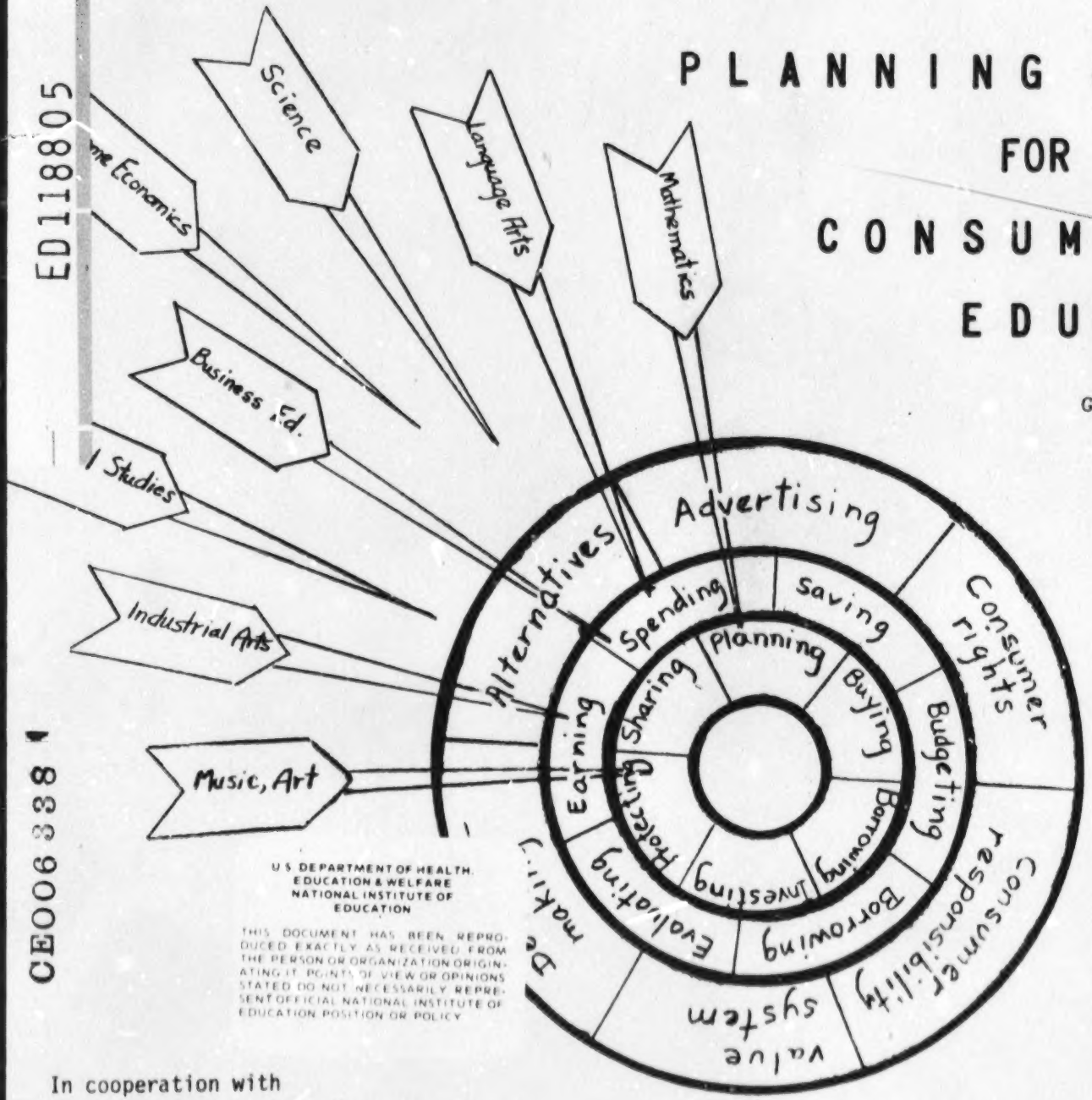
PLANNING GUIDE FOR CONSUMER EDUCATION

GRADES K-12



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DEVELOPED IN
WESTBOROUGH, MASSACHUSETTS
BY FRAMINGHAM STATE COLLEGE
AND FACULTY PLANNING GROUP
COMPOSED OF ADMINISTRATION
AND CLASSROOM TEACHERS IN
WESTBOROUGH PUBLIC SCHOOLS

In cooperation with

MASSACHUSETTS DEPARTMENT OF EDUCATION-DIVISION OF OCCUPATIONAL EDUCATION

INTRODUCTION TO PLANNING GUIDE FOR CONSUMER EDUCATION GRADES K-12 IN THE WESTBOROUGH PUBLIC SCHOOLS 1971-72

The authors of this Planning Guide for Consumer Education hope that this project will be useful to you, the classroom teacher.

"The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise."[1]

With the approval of Dr. Edward E. Kelleher, Superintendent of Schools, Westborough was chosen as the location for a Pilot School Program in Consumer Education, funded by the Division of Occupational Education, State Department of Education, Commonwealth of Massachusetts. Initiated by Framingham State College, the project director is Dr. Constance B. Jordan, Chairman of the Department of Home Economics and project coordinator is Mrs. Anna C. Alden. The project was developed in Westborough in 1970-71, and will be tested during 1971-72.

The faculty planning group - composed of classroom teachers, and representatives from administration, guidance, Health Council, Home Economics and Special Education - held monthly working sessions and an intensive four day workshop during April vacation. At a summer workshop in July, a group of teachers and the coordinator developed the learning materials found in the Planning Guide.

Members of the faculty planning group developed concepts and learning experiences in consumer education. Their first task was to assemble a "scope and sequence" outline of activities related to consumer education now being taught in Westborough. Preliminary results from a parent questionnaire sent to 1500 families in Westborough revealed a need for children to understand the value of money.

The teachers surveyed consumer needs and problems of students through questionnaires to grades 5-12. Several meetings including video taping and tape recordings were held with a selected group of students. Reading materials, curriculum guides, bibliographies, and learning materials were studied. Resource personnel from Federal Trade Commission and Food and Drug Division, Department of Health, Education and Welfare, as well as faculty consultants, Dr. Kenneth Sheldon, Boston University, Miss Joan Broadcorens and Dr. Constance Jordan, Framingham State College provided insights in consumer education content and process.

Members of the faculty planning group: Mrs. Florence Bray, Mrs. Priscilla Chapman, Miss Anita Drisko, Mrs. Shirley Foss, Miss Sara Gibbons, Irving Gottlieb, Mrs. Winifred Innis, Attila Kariko, Miss Nancy Kuivila, Don LaBrie, Bruce McKay, Mrs. Dorothy Mello, Kenneth Perlow, Robert Ryan, and Miss Margaret Sullivan, Framingham State College, 1971.

1. Suggested Guidelines, Presidents Committee on Consumer Interests, Nov., 1970

KINDERGARTEN - 4TH GRADE

I. CONCEPT: The Value of Money - personal values and goals

Generalizations	Suggested Learning Experiences
A. Our money varies in its denominations.	1. Show actual U.S. currency, models, pictures for identification; children make own models from oak tag. 2. Use models to show equivalents (2 nickels = 1 dime, etc.); and use models to practice making change.
B. Money is used to obtain goods and services.	1. Auction of goods, room jobs, etc. with paper money. 2. Classroom "store" selling empty containers, clay models, etc. 3. Using catalog, newspapers, determine how much of a particular item could be bought for a specific amount. (Christmas gifts, Thanksgiving dinner). 4. Make and sell items (Valentine cards) using paper money. 5. Paper clip a slip asking "what would you do with this money?" to a paper bill. 6. Discuss why money is exchanged rather than goods and services. (Convenience, durability, generally accepted, can be saved).
C. Money is earned.	1. List various occupations known to children, and investigate those not as familiar, salaries. 2. Illustrate work done by various occupations. 3. List ways children can earn money and record amount earned by each child, by class.
D. Goods may be obtained without the use of money.	1. Discuss bartering--by children, by primitive cultures, in newspaper, Yankee, Advertiser ads. 2. Collect trading stamps, coupons, box tops for display. 3. Trade sports equipment. 4. Discuss how good credit is established among children, among adults, in business. 5. Use models and actual checks to show how they are used. 6. Discuss why people often borrow for large purchases. 7. Show how financial institutions - banks, credit unions, charge accounts, lunch slips, IOU's, are credit.

KINDERGARTEN - 4TH GRADE (cont.)

II. CONCEPT: Our Economic System

Generalizations	Suggested Learning Experiences
A. Our economic system involves the exchange of goods and services.	1. Identify pictures of adults and children at work. 2. Use two bulletin boards to show parents who produce goods and parents who produce services. 3. List people responsible for the goods and services you consumed today. 4. List goods (services) that could be bought with a specific amount of money. 5. Discuss time line showing economic system from use of barter to present time. 6. Construct flow chart showing factory-warehouse-store-home or how one product is made (cotton plant to shirt). 7. Discuss why some people consume, but don't produce (age, illness, etc.) 8. Make map of town showing public, private businesses. 9. Write to Chamber of Commerce asking kind of product, its use, raw materials required, source, etc. 10. Make bulletin board of local producers of goods, services.
B. Efficient production often requires the division of labor.	1. Discuss importance of community helpers. 2. Develop bulletin board of home or school under construction, showing various workers. 3. Children design two bulletin boards and/or murals to show that independent craftsmen also depend on others. 4. Children design two bulletin boards on same topic, one done independently, other done by assigning parts to children. Discuss advantages, disadvantages of each. 5. Make some article (glasses' case) individually and on assembly line. Discuss finished products. 6. Visit (or tape visit to) industry using assembly line. 7. Chart a specific need (shelter), how families make or maintain it (paint, clean) and others needed (builder).
C. Various factors influence peoples's occupations such as health, necessity, family tradition, age, education, salary, opportunities available, skills, interests, personal satisfactions.	1. Draw clocks showing time family members leave for work. Why are starting times different? 2. Make booklets showing tools used by various workers. 3. Use worksheets with four boxes and directions. (1) This man is working for a living. He exchanges his labor for money. (2) He is buying food for his family. He exchanges some of his money for goods. (3) The grocer is

KINDERGARTEN - 4TH GRADE (cont.)

Generalizations	Suggested Learning Experiences
	filling his shelves. He exchanges some of his money for more goods to sell. (4) The manufacturer is producing goods to sell to the grocer. (Children draw pictures to fill the boxes.)
	4. Make slides showing above ways businesses are dependent on workers making money they wish to spend.
D. Taxes pay for government services.	1. Issue children licenses for jobs in room. 2. Report of various licenses required in town and how money collected is used. 3. Children interview parents, storekeepers, report on kinds of taxes (tolls) paid and how money is used. 4. Map of publicly owned businesses and utilities, how many are employed. 5. Role-playing--child interviews town clerk about licenses. 6. Interview town officer(s), tape interviews. 7. Discuss "What if each family was responsible for all services" police, fire protection, etc.
E. A successful economic system requires cooperative citizens.	1. Mural of jobs children do in their homes. 2. Picture chart of chores done in the classroom. 3. Tape interview with school workers. Invite them to classroom.
F. Every worker is important to his community but every worker does not earn the same income.	1. Collage of magazine pictures of workers. 2. Exhibit of tools used by various workers. 3. Puppet show of workers, explaining what they do. 4. Mobiles of what income may include besides money (insurance, security, health benefits, vacations).
G. Almost everyone is both a consumer and a producer.	1. Discuss transparency "What is a marketplace?". A marketplace is where goods, services are exchanged. 2. Discuss importance of both consumers and producers; discuss interdependence of consumers and producers. 3. Role-playing--how (where) worker uses his money.
H. Businesses must produce goods and services that people want and will pay for.	1. Discuss how businesses change as people's wants and needs change; make a display of products that are outdated and no longer in demand (oil lanterns, old telephone, handmade nails, large A radio, old building materials).

KINDERGARTEN - 4TH GRADE (cont.)

Generalizations	Suggested Learning Experiences
I. When a family employs others to do its work, it is consuming services.	1. Make a bulletin board with family in center surrounded by consumer services (doctor, dentist, baby sitter, baker, teacher, policeman, builder, military servicemen, librarian, clothing manufacturer, town employees, etc.).
III. CONCEPT: Making Consumer Choices.	
Generalizations	
A. The cost of one item eliminates the opportunity to buy other goods and services with the same money.	1. Set up "store" with empty containers. Study stores to determine arrangement, prices, duties of employees. 2. Make chart comparing prices of specific items in several stores. 3. Make list of gifts wanted for Christmas, their total and individual costs. Add cost of child's, his brothers' and sisters' list. 4. Put pictures of various items on bulletin board. Children play game, estimating cost of each. 5. Organize debate on whether to buy color TV or take family vacation of equivalent cost.
B. Consider purchasing things we need before things we want. (Needs = food, shelter, clothes)	1. Debate--Wants and Needs. Children collect pictures, discuss where each belongs, why an item may fit either or both. 2. Make collages of Wants and Needs.
C. The value of an item depends on cost per unit, quality.	1. Figure cost per ounce of large, small packages of same product. (Cereal, cocoa, ice cream). 2. Collect labels of similar products to note how quality differs. Make collage of labels. 3. Compare cost of item made at home, same one bought in store. 4. Compare cost of two identical products. What makes difference?
D. Age, sex, advertising affect consumer choices.	1. Each child makes report of how he, his mother, his father would spend a specific amount of money. Make chart showing different choices of men, women, boys, girls. Decide which choices may have been made on the basis of influence of advertising. 2. Compare premium in cereal box to information on box. 3. Send for article, compare it to advertising about it.

KINDERGARTEN - 4TH GRADE (cont.)

Generalizations	Suggested Learning Experiences
E. People's different wants and needs determine their consumer choices.	1. Show how number of wants increases as income increases. 2. Split bulletin board of boys'/girls' toys, clothing with prices. 3. Discuss how choices change with change in income. 4. Discuss how eating habits change with cost of food, income, family likes and dislikes. 5. Write essay on restrictions on child's personal freedom of choice.

CONCEPT: Living Within Income

Generalizations	Suggested Learning Experiences
A. Income can be supplemented by making use of community services.	1. Make dioramas of recreational facilities in town. 2. Figure cost of books borrowed in library if they had to be bought. Where does fine money go? 3. Why are fees required at ski tow, Sandra Pond? How are they used?
B. Time is a limited resource for each individual.	1. Chart in form of circle showing how much of day (or week) is used for sleeping, eating, etc. 2. Chart showing "An Exciting Way to Spend Saturday" using specific amount of money; no money. 3. Collage or display of children's hobbies. Write reports. Interview each other. Chart listing hobbies by cost--free, inexpensive, more expensive. 4. Set up hobby committee to help new hobbyists to start, to purchase materials.

GRADES 5 - 8

I. CONCEPT: The Value of Money

Generalizations

A. Money is of value to an individual in relation to his wants and needs as well as in relation to today's marketplace.

Suggested Learning Experiences

1. Investing - using "the ant and the grasshopper" theme, make short skits depicting thrifty and spendthrift family situations.
2. Visit a local bank as a group to set up a class bank account with money earned from lobby show etc.
3. Repair toys - charge.
4. Instigate discussion with these statements: "Don't put all of your apples in one barrel.". How do savings and investments differ? "Time is money!".
5. Suppose you have $500.00 to put to work for you---?
6. Using pictures or actual materials give demonstration talks to show how do-it-yourself projects can help stretch the family incomes.
7. Invite banker, investment broker, real estate agent, etc. to discuss joys and problems of investing money.
8. Compare prices today vs. "yesterday" and relationship as value of $.
9. Compare foreign money to U.S. currency.
10. "Shop" via catalogues or magazines for various purchases; compare features available in each price range.
11. Investigate installment purchasing. Various examples of installment purchases, such as buying a $100. article, but paying for it in 12 payments of $12.. Figure interest costs.
12. Bring in ads to work out which offer the installment plan for appliances, and cars. (Brand, price, interest, number of payments, charges, guarantee).
13. Pick a stock and plot its progress.
14. Discuss the merits in shopping around for a "good buy".
15. Read articles on unit pricing; debate advantages and disadvantages.
16. Make bulletin board - pocketing your $.
17. Discuss how did you spend your last allowance?
18. List different ways to obtain money. (weekly, monthly, annually)
19. List wants, needs and cash on hand; plan for spending.
20. Discuss ways to save money.

GRADES 5 - 8 (cont.)

Generalizations	Suggested Learning Experiences
	21. Make chart showing substitutes for money such as: trading stamps, tickets, I.O.U.'s, postage stamps, coupons. 22. Study two different family-spending patterns. Relate to (their) values and goals. 23. Debate or discuss: "Time Is More Important Than Money". "Budgets Are Not Practical". 24. Discuss habits, such as smoking, that are expensive and what might be done with the money.
II. CONCEPT: Physiological Needs	
Generalizations	
A. All individuals have physiological needs; such as the need for food, clothing, shelter, health, recreation.	1. Plan a nutritious meal on some small amount $2.50 - $3.00 for a family of 4 - 6. Use four basic foods. 2. Plan a classroom party within a specific budget. 3. Compare cost of making an outfit to buying a similar garment. 4. Read "Want Ad: Section of the paper. Which homes would you want to inquire about? Why? 5. Compare generic brands of drugs, and cereals for content and effect. 6. Take a soap or detergent, use survey. 7. Visit a public park, zoo or museum. "If we aren't charged, who pays to feed the bears?" "Who pays the men who care for the animals?" 8. Read Robinson Crusoe--discuss economic problems faced, effect on appearance, capital to work with.
III. CONCEPT: The Need for Safety	
Generalizations	
A. Product safety is both a consumer right and a responsibility.	1. Investigate specific department in town (highway, fire, police), etc.-; find out duties etc.. How these people share in our living in the town; emphasize services bought by tax funds. 2. Panel discussion on "Town Without Taxes" examples, no library, schools, police, fire, streets, parks, etc. 3. Find out about "hidden taxes: and give reports.
B. Taxes assure citizens of safety via police and fire protection and through agencies. In this way citizens share responsibility for safety services.	

GRADES 5 - 8 (cont.)

Generalizations

Suggested Learning Experiences

4. Tour your school. Observe vandalism - estimate cost of repairing or replacing. Emphasize preventing vandalism.
5. "Brainstorm" on new and different ways tax money could be acquired.
6. Have a speaker from United Fund tell how funds are used and shared and what individual response is.
7. Use local town report to find cost of running a town - How tax dollars are spent in relation to fire, police, government, school, etc.
8. Select particular product - note safety features, convenience, utility, etc.
9. Bring in ad for new product or product itself - new on the market - discuss merits, faults, etc.
10. Check publications for reports to consumer fraud or quackery; repair swindles, charity cheats, deceptive packaging, home improvement swindles, and mail frauds.
11. Invite speakers from consumer agencies: National Bureau of Standards, FDA, FTC, Better Business Bureau, Health Department; how these agencies can help consumer, their functions, how they protect public, etc.
12. Look for ads on TV that might constitute health hazard keep bulletin board chart.
13. Students to write letters of commendation or complaint to manufacturer. Make reports in class.
14. List or draw for display - Subject - "How do I avoid these experiences?" Such as, broken arm or toe, losing property, measles, stolen toys, insect bites, etc.
15. Discuss insurance - (school accident policy) - advantages - how it protects parents as well as student.
16. Collect advertisements from newspapers and magazines depicting proposed methods of investing money. Discuss risks and security of each.
17. Classroom poll - different people have different reasons for saving. Classify these:

Reasons for Savings

Needs	Wants

18. "Tell a tale" about how Grandmother or old Uncle Joe hid their savings under the mattress or in the teapot before saving institutions were founded.

GRADES 5 - 8 (cont.)

Generalizations	Suggested Learning Experiences
	19. Compare various products (cereal, syrups, puddings, etc.) for pricing, product information on label, free offers. Discuss why certain brands are preferred. Compare like products and the way they are packaged and priced.
	20. Make posters with such titles: "For Safety's Sake" "Use Traveler's Checks".
	21. What's in a will? Invite lawyer to discuss this question.
	22. Prepare a program about accidents and illnesses that befall us: Two characters: (a) one planned ahead and obtained insurance check (b) "Bad luck, Charlie!".
IV. CONCEPT: Love and Belonging	
Generalizations	
A. A child needs to be accepted by others.	1. Discuss the following statements: Pressures are exerted by the group in various social situations: school, neighborhood. One often accepts the social and moral standards of the group: sex, shop-lifting, drugs, stealing in school and gym.
B. Esteem can be fulfilled in various ways.	2. Make a list of "Spur of the Moment Purchases" and discuss possible reasons for these purchases; relate these to student's values and goals. 3. Evaluate each purchase as to usefulness and continued satisfaction. 4. Plan a budget; investigate ways to cut expenditures. 5. Suggest practical gift for father or mother. 6. Construct bulletin board display of ads offering credit for various purchases. 7. Debate the luxury or necessity of certain items: car, refrigerator, freezer, television. 8. Discuss borrowing situations: ex. Joe's mother's birthday is next week. Joe has $.47, but he wants to buy a pin for $2.00. Should he borrow the money, or depend on his small allowance? What are his alternatives?

GRADES 5 - 8 (cont.)

Generalizations

Suggested Learning Experiences

9. Illustrate sayings that point out problems of credit purchases - (Ex. "Don't get out on a limb") - dream up some others!
10. Ice a cake simply and a shoe box attractively. Let children choose which they would buy.
11. Read and listen to commercials critically for a week; decide what phrases and slogans make one want to buy a product. List the best ones on the chalkboard, making additions daily.

CONCEPT: Self Actualization

Generalizations

A. A positive view of self, identification with others and openess to experience are characteristics of the "whole person".

1. Proverbs for discussion and charade games:
"Budget trouble is when there is too much month left at the end of the money."

"No wonder it is hard to save money; the neighbors are always buying things we cannot afford!"

"Money is a good servant but a poor master."

"Waste not, want not."

"No matter how much you have, spend less."

"Experience is the best teacher. Practice is the best of all instructors."

"She makes one dollar do the work of two."

"Penny-wise and pound-foolish."

"Give some, spend some, save some."

"Look out for the nickels, and the dollars will take care of themselves."

"A penny saved is a penny earned."

2. Investigate how credit problems and other consumer problems are satirized in the daily paper or comic section.
3. Collage on credit, buying, etc.

GRADES 5 - 8 (cont.)

Generalizations

Suggested Learning Experiences

4. Keep chart for time period - expenses, goals, income, how one plans to meet goals.
5. Start a class newspaper from scratch. List what is needed to begin the business beyond capital outlay on hand. Sell stocks -- (dividends). Plan for initial outlay - cash and equipment: investigate; going public - return of capital etc.
6. Play Monopoly, Monte Carlo "day" or other simulation games (such as Life Careers).
7. Have each student choose a professional career, and then calculate all factors involved in training and education for it.
8. Field Trip to bank, etc. Involve students in planning.
9. Given a case study of a typical Westborough family, evaluate alternatives.
10. Make products for buying and selling; set up a store.

CONCEPT: Making Consumer Choices

Generalizations

A. Individual and family choices influence, and are influenced by, market conditions and marketing.

B. The availability and/or scarcity of resources which include time, energy, ability, knowledge, tools, and money, affect the range of choices.

C. Disadvantages as well as advantages are usually inherent in the alternative involved in a decision or choice.

Suggested Learning Experiences

1. Discuss use of advertisement as media to induce consumer to buy one product over another. Tape T.V. commercials and analyze.
2. Compare unit pricing and pricing in independent markets.
3. Actual comparison shopping trips. Choose an item for comparison shopping. Gather information on item from several retail outlets. Compare price, quality, store services, etc. Go to Iandoli's, Stop and Shop, Julio's, Giant, Bradlee's, Mammouth Mart. (Home Economics)
4. Evaluate media approaches. Bring in newspapers, magazines and compare radio and T.V. media.
5. Analyze and compare contents of a specific product. Analyze aspirin, bufferin, bayer and others. (Science)
6. Investigate specific products from health food stores.
7. Conduct a rat experiment to show nutritional differences. Use two different diets. One nutritionally balanced and the other a teenage diet.
8. Investigate costs of purchasing vs. making projects. (Ind. Arts)
9. Give a cost sheet for a car. (Ind. Arts)
10. Evaluate written agreements. Sales contracts, Analyze rent lease, car lease. (English)
11. Research consumer agencies; local, private, county state, federal. Investigate consumer legislation. Initiate legislation to ban nonreturnables. (Social Studies)
12. Procedures for registering complaints. Consumer agencies. Guest lecturers; B.P.B., F.T.C., F.D.A., Consumers Council. (Home Economics, Business Law, Ind. Arts)
13. Consider a hobby. Compare costs of sports and recreation equipment.
14. Investigate choices which affect health, clothing, food, recreation goods and medicines.
15. Investigate factors influencing choice of housing.
16. Investigate inexpensive family recreation in this area.
17. Analyze cost of convenience items; paper goods, food etc.

GRADES 9 - 12 (cont.)

II. CONCEPT: Value of Money-Personal Values and Goals

Generalizations

A. The decisions of individuals reflect differences in goals, resources and values.

B. Money management is the process of setting up, following evaluating and when necessary, revising a plan for the use of income.

C. Resources are limited while wants may be unlimited.

Suggested Learning Experiences

1. Laws of chance- set a game of chance and discuss psychology of chance. (Math, Psychology, Business Math)
2. Stocks and bonds. Buy stocks on paper. Given $1,000. buy 10 stocks and keep track for one term.
3. Describe steps in setting up a plan for managing teenagers income. (Business Math, Home Economics, Social Studies)
4. List things to consider in evaluating teenager's budget.
5. Field trip to local bank; investigate types of services, interest rates etc. (Business Math, Home Economics, Social Studies)
6. Evaluate the effect of shoplifting, vandalism and uncollectable debts on price hikes.
7. Visit various plants in area with possible available jobs.
8. Have speakers from various trades to show job specifications.
9. Participate in actual job situations. Observe and assist.
10. Discuss constructive use of leisure time; investigate various hobby projects. (Home Economics)

III. CONCEPT: Consumer Credit

Generalizations

A. The advantages and disadvantages of using credit are closely related to the financial resources and responsibility of the consumer.

B. Credit is a service for which consumers pay.

1. Investigate costs of buying a car and household furniture. (Ind. Arts)
2. Analyze credit legislation. Relationship between credit cards and society. How economy exists without credit.
3. Analyze buying of appliances and furniture on credit. List types of credit and costs. Contact sources of credit. Analyze costs.
4. Investigate various credit plans--such as record of the month club, travel plans, education on credit etc.

GRADES 9 - 12 (cont.)

IV. CONCEPT: Advertising

Generalizations

A. The return of items that are unsatisfactory to the consumer is one way of communicating with retailers and manufacturers.

B. The information provided by agencies and industry through advertising is a resource which may assist the consumer.

C. Let the consumer beware; the purpose of advertising is to sell a particular product.

Suggested Learning Experiences

1. Analyze media presentations. (English, Social Studies, Art)
2. Study regulations and laws regarding packaging, false advertising, design, etc. local ordinances. Status and position.
3. Study impact of design on product sales. (Psychology, Economics, Retailing, Art)

1. Resource Materials for Consumer Education Project and located at Hastings School, Westborough, Massachusetts. Contact Bruce McKay through your principal.

TEXTBOOKS

1. Introduction to Economic Issues, Edited by Ralph Kaminsky, Commissioned by the Joint Council on Economic Education, 1970. Anchor Books, Doubleday and Co., Inc., Garden City, New York ($1.45).

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3. It's Not Just Money, Edited by John R. Prindle, Special Edition 1968. Published by Cuna International, Inc. Madison, Wisconsin 53701.

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5. The Great American Shopping Cart: How America Gets Its Food Today, by Ada and Frank Graham, Jr., 1969. Published by Simon and Schuster, Inc., Children's Book Division, Rockefeller Center, 630 Fifth Avenue, New York, New York 10020 ($4.21).

6. A New Rationale for Corporate Social Policy, Committee for Economic Development, 1970, Suppl. Paper #31. ($2.00).

CURRICULUM GUIDES, TEACHING GUIDELINES ETC.

1. Illinois, GUIDELINES FOR CONSUMER EDUCATION, June 1968, Office of the Superintendent of Public Instruction, 316 South Street, Springfield, Illinois 62706.

2. Massachusetts Department of Education, FOCUS ON NUTRITION: A TEACHER'S HANDBOOK FOR NUTRITION EDUCATION (K-6), 1970.

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9. South Carolina, CONSUMER EDUCATION: A GUIDE FOR HOME ECONOMICS TEACHERS, 1968. State Department of Education, Office of Vocational Education, Home Economics Education Section, Columbia, South Caroline.

10. SOCIAL STUDIES SUPPLEMENT: ECONOMIC GENERALIZATIONS AND TEACHING GUIDES, (K-3). Prepared as part of Developmental Economic Education. Program a nationwide effort of Joint Council on Economic Education.

11. TEACHER'S KIT: A ONE-WEEK ADVANCED TEACHING UNIT ON CONSUMER CREDIT, Prepared by: Carl F. Hawver, Ph.D., 1970, National Consumer Finance Assoc., Educational Services Division, 1000 Sixteenth St., N.W. Washington, D.C. 20036.

AUDIO/VISUALS AND MULTI-MEDIA MATERIALS

1. SPERRY and HUTCHINSON SLIDE SET - 90 minute cassette tape with dialogue for slides.

2. THE SUPERMARKET - film - 12 minutes Sperry and Hutchinson Company.

3. CURRICULUM ENRICHMENT MATERIALS - good for overhead projection - State Board of Vocational Education & Rehabilitation, Springfield, Illinois.

4. A RESOURCE KIT FOR TEACHING CONSUMER EDUCATION, 1970, Council for Family Financial Education, Changing Times Education Service, Kiplinger Washington Editors, Inc. (Saving, Spending, Borrowing, Earning, Budgeting) ($22.50).

5. EARNING
   SPENDING
   BORROWING
   - Individual supplemental instructional materials project for consumer education, 1966. Council for Family Financial Education, Changing Times, The Kiplinger Magazine. (Games, Bulletin Board displays, cartoons etc.)

6. COMPARISON CARDS - Set I... for Teenagers, 1970. National Dairy Council, Chicago 60606.

7. CONSUMER CREDIT SERIES - 3 Learning games developed by Mabel F. Techet, Rye Neck High School, Mamaroneck, N.Y.
   A. Consumers and Credit in Our Society.
   B. Credit: When, Where, and How?
   C. Making Credit Decisions.

8. SERIES OF GAMES AND LEARNING EXPERIENCES. Consumer Education Committee, Office of Los Angeles County, Superintendent of Schools, ($1.00).
   A. Consumer Carousel
   B. Consumer Rummy
   C. When to Say No!!!
   D. Life Style
   E. It's Your Decision - Money Management
   F. $5.00 for Johnny
   G. Credit and You

9. EDUCATED CONSUMER - A PRIMER FOR CONSUMER THINKING for use with a series of 10 transparencies. Educational Service Division, Consumers Union of U. S., Inc., Mount Vernon, New York 10550, ($15.00).

10. LEARNING ABOUT MONEY - 16 teaching pictures - 40 page resource booklet recommended for Head Start (K-3) 1970, David C. Cook Publ. Co., Elgin, Illinois 60120, ($3.95). #51904 (formerly A1857) DCC395.

11. FOOD MODELS in full color, 1970, National Dairy Council, Chicago, 60606.

12. SERIES OF COLORED POSTERS for bulletin board displays. National Dairy Council, Chicago, 60606. Accompanied by pamphlets for classroom presentation.

MAGAZINES

1. "Changing Times", The Kiplinger Service for Families, Oct. 1970, Vol. 24, No. 10 article - "Warning! Double-Check Those Charge Accounts".

2. "Look", Jan. 26, 1971, Vol. 35, No. 2 Special Issue: "The American Family".

3. "Forum", Fall/Winter 1970, Spring/Summer 1971, Publ. by the J.C. Penney Co., Inc.

PLAY

1. DINOSAUR COMMEDY - original play written by 5th grade students, Feb. 1971, Miriam F. McCarthy School, Framingham, Mass..

BIBLIOGRAPHIES AND DIRECTORIES

1. Checklist - Classroom Materials for the Teacher and Student, Sept. 1969 and 1970. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.

2. Consumer Education - bibliography, 1969. Superintendent of Documents, U.S. Gov't. Printing Office, Washington, D.C. 20402, ($.65).

3. Consumer Information - Feb. 1969, 4th edition, PL86, Superintendent of Documents, Washington, D.C..

4. Learning Economics Through Children's Stories - Bibliography (K-3), 1969. Joint Council on Economic Ed., 1212 Avenue of Americas, New York, New York 10036.

5. Publications Directory, March 1970, Chamber of Commerce of U. S., 1615 H. Street, N.W., Washington, D.C..

6. Penney's Educational Materials - Spring/Summer 1971.

LEARNING PACKAGES

1. THIS IS YOUR DOLLAR - by Sister Kathryn Tisdale and Kathryn M. Leonhardt, prepared for Principles of Teaching course by Miss Joan Broadcorens, Framingham State College.

2. HOUSES TO BUY OR NOT TO BUY - (Housing: Factors to consider when buying a house) Gr. level -12, July 1969. American Home Economics Assoc., 2010 Mass. Ave., N.W., Washington, D.C. 20036 ($2.00).

3. DOLLARS FOR HOUSING - (Housing: Buying a Home) Gr. Level 11-12, July 1970. AHEA, Washington D.C. ($2.00).

4. BARGAIN HUNTERS - (Consumer Education: Influence of Bargain and Sale Techniques on Consumer Decisions) Gr. level - secondary, August 1970, AHEA, Washington, D.C. ($2.00).

5. ADVERTISING APPEAL - (Consumer Education: Impact of Advertising on Buying Practices) Gr. level -9 March 1970, AHEA, Washington, D.C. ($2.00).

6. APPLES TO ZUCCHINI - (Consumer Education: Purchasing Fruits and Vegetables) Gr. level 9-12, July 1969.

7. MONEY MIGHT - (Consumer education: Personal Financial Management) Gr. level 6-8, July 1969, Ahea, Washington, D.C. ($2.00).

GOVERNMENT PUBLICATIONS

1. Message from the President - "Protection of Interests of Consumers" Congress 1st Session House of Representatives - Document #91-188. Oct. 30, 1969.

2. Family Economics Review - U.S. Dept. of Agriculture, Consumer and Food Economics Research Division, Agricultural Research Service. June, 1970, ARS 62-5.

3. Federal Trade Commission - Pamphlets explaining various consumer protection laws. FTC, John F. Kennedy Federal Building, Boston, Mass. 02203.

4. Food and Drug Administration - Health Education Materials, U.S. FDA, Boston Regional Office, 585 Commercial Street, Boston, Mass. 02109.

PAMPHLETS, BOOKLETS, ARTICLES ETC.

1. This is Your A.B.A. School Kit, Banking Ed. Committee, The American Bankers Assoc., 90 Park Avenue, New York, New York 10016.

2. Money Management Library, Series of Booklets, 1969. Household Finance Corp., Prudential Plaza, Chicago, Illinois 60601. ($3.00)

3. Economics in the Elementary School - Why, What, Where? - Minn., Minnesota, 1967.

4. Mail Fraud Laws ... Protecting Consumers, Investors, Businessmen, Patients, Students, PI-19, Sept. 1969, U.S. Gov't Printing Office, Washington, D.C..

5. A Guide to Budgeting for the Young Couple, Oct. 1968, Home and Garden Bulletin No. 98, 10¢, U. S. Dept. of Agriculture, Gov't Printing Office.

6. How to S-T-R-E-T-C-H Your M-O-N-E-Y: Modern Techniques of Money Management by Sidney Margolius Public Affairs Pamphlet No. 302A 25¢, 1970. Public Affairs Committee, Inc.

7. You and Your Money by Dorothy Y. Goble, 1967, Steck-Vaughn Co., Austin, Texas 88¢.

8. Economics and the Consumers, 1966, Joint Council on Economic Ed. 75¢.

9. A Guide to Budgeting for the Family, Home and Garden Bulletin No. 008, U.S. Dept. of Agriculture, Jan. 1970, Gov't Printing Office, Washington, D.C., 10¢.

10. A New Rationale for Corporate Social Policy - 1970, by the Committee for Economic Development. 477 Madison Avenue, New York, New York 10022. ($2.00).

11. New England Economic Review, Federal Reserve Bank of Boston, Jan./Feb. 1971.

12. Accent/Family Finances Just Married: How Newlyweds Linda and Al Learned to Manage Money. Clarion House for the Educational Opportunities Division Follett Educational Corp., Chicago 1967.

13. Managing Your Money: a family plan. March, 1964. Division of Home Economics, Fed. Extension Service, U.S. Dept. of Agriculture, U.S. Gov't Printing Office, Washington, D.C..

14. Making the Most of Your Money: Lessons in Consumer Education for Adults, 1969. Educational Division, Institute of Life Insurance, 277 Park Avenue, New York, N.Y. 10017.

15. A Date with Your Future: Money Management for the Young Adult, 1970 Educational Division, Institute of Life Insurance, 277 Park Avenue, New York, N.Y. 10017.

16. -A- A Teacher's Guide: Paying by Check an introduction to the checking account for use with The American Bankers Assoc. 16mm color-sound Motion Picture and 35mm color-sound slide film.
-B- A Teacher's Guide: Your Town: How commercial banks serve you and your community, accompanied by films as above.
-C- A Teacher's Guide: Manage Your Money: An Introduction to the Role of Savings in Personal Money Managements. Accompanied by films.

17. Let's Learn Money: A Basic Study of Banking and Money Matters. 1962, Mass. Bankers Assoc., Inc., Boston, Mass.

18. Your Money and the Federal Reserve System - Produced by the Fed. Reserve Bank of Minneapolis.

19. Your Massachusetts Banks by E. C. Alft, 1968. Mass. Bankers Assoc., Inc., 125 High Street, Boston, Mass.

20. Paycheck: Accent/Jobs, 1967 Clarion House for the Ed. Opport. Division, Follett Ed. Corp., Chicago, Illinois.

21. The Consumer Fight Back, by Lucia Mouat, 1970, The Christian Science Publ. Society, 1 Norway Street, Boston, Massachusetts.

22. Banking: A Career for Today and Tomorrow, 1967, ABA, New York, New York 10016.

23. A Consumer's Guide to USDA Services - March, 1964, U.S. Dept. of Agriculture, Washington D.C..

24. Teaching Tools for Consumer Education, Consumers Union, Publishers of Consumer Reports, 254 Washington Street, Mount Vernon, New York 10550.

25. "62 Ways to Beat the High Cost of Living" - Changing Times the Kiplinger Magazines, May 1970.

26. Consumer Education: Everybody Needs It! Joseph N. Uhl. American Education Jan./Feb. 1971.

27. The American Family: Future Uncertain - Time Magazine. Dec. 28, 1970.

28. Values and American Youth by Walter L. Thomas Journal of Home Economics. Vol. 61, No. 10, Dec. 1969.

30. Be Sure Before You Sign - 1970 - 10¢
Speak Up ... when you buy a car - 1970 - 10¢
Remember - Never be Afraid to Say No! - 1970 - 10¢
Superintendent of Documents, Government Printing Office, Washington, D. C..

II. Resource Materials for Consumer Education - Property of Home Economics Curriculum Center, and located at Framingham State College. Contact Bruce McKay through your principal.

TEXTBOOKS

1. Consumer Economics - 3rd ed. Wilhelms, Heimerl, Jelley, Gregg Division, McGraw-Hill Book Co., New York 1966.

2. Consumer Economics, Student Activity Guide - 3rd ed. Wilhelms, Heimerl, Jelley, Gregg Division, McGraw-Hill Book Co., New York 1966.

LEARNING PACKAGES

1. THE BUDGET AS A MEANS TO AN END. Home Economics Education Assoc., National Education Assoc., 120? Sixteenth Street, N.W., Washington, D.C. 20036. Stock No. 261-08406 ($1.25) Grade level 9-12.

2. THE FAMILY BUDGET. address same as above, Stock No. 261-08404 ($1.25) Grade level 9-12.

3. SOURCES OF CONSUMER INFORMATION. (Consumer buying of clothing) Grade level-secondary, Producer - Dr. Twyla Shaar, 212 Education Building, Univ. Park, Pa. 16802 May, 1969.

4. DOLLARS FOR HOUSING. (Housing: Buying a home) Grade level 11-12 July 1969. AHEA, Washington, D.C. ($2.00).

AUDIO/VISUALS

1. CONSUMER INFORMATION KALEIDOSCOPE. Sears, Roebuck and Co., 1971, Consumer Information Services, Dept. 703-Public Relations, 203 East Ohio, Chicago, Illinois 60611.

2. 3M Brand Instructional Units - Transparencies for Overhead Projection $33.00/set.
   1. Mothering - 1971 Anderson, Campbell, Mooney.
   2. Consumers: Who? Why? How? -1968 Barton.
   3. Stopping Leaks in Family Spending - 1969 Stewart.
   4. Dollar-Stretching Practices - 1969 Barquist.
   5. Evaluating Advertising - 1969 Matsen.

MULTI-MEDIA UNITS

1. Smart Spending - Olcott Forward, Inc., Hartsdale, New York - 1971. Published in cooperation with The Better Business Bureau of Metropolitan New York. ($65.00).

2. Modern Consumer Education - New York, Grolier Educational Corp., 1970. Ruth Redman, Senior consultant ($200.00).

GAMES

1. Economic System, by Robert T. Harris and James S. Coleman. Baltimore, Md., 1969. Grade level 7-12 ($25.00). Academic Games Associates.

2. Consumer, by Gerald Zaltman. Baltimore, Md., 1969. Grade level 7-adult. ($30.00) Academic Games Assoc.

AUDIO/VISUALS

Consumer and Homemaking Enrichment Materials by Charlotte Carr, Springfield, Illinois, 1971. Illinois State Board of Vocational Education and Rehabilitation.

III. Resource Materials for Consumer Education - developed by Westborough teachers at July 1971 Workshop and organized by grade level groupings.

NOTE: These resource materials relate to concepts and generalizations in Planning Guide. Locations as noted.

TRANSPARENCIES	GRADE LEVEL	LOCATION
How to Get a Job	1-4	Teams *
Father's Raise	3-4	Teams
People Save (Set of 3)	K-2	Teams
Lemonade Stand	K-4	Teams
Saving (1 Master, 2 Transparencies)	3-4	Teams
All People are Consumers ...	3-4	School * (H,F)
To Build a House	K-4	Schools (A,H,F)
Taxes Pay for Gov't. Services	3-4	Schools (H,F)
From Factory to Store	K-4	Schools (A,H,F)
Wheat to Bread	K-4	Schools (A,H,F)
Factory to Store	K-4	Schools (A,H,F)
Government Services	3-4	Schools (H,F)
Everyone Works Together	3-4	Schools (H,F)
Tree to Home	3-4	Schools (H,F)
Four Food Groups	3-4	Schools (H,F)
MASTERS		
Blank Checks	3-4	Teams
Deposit/Withdrawal slip	3-4	Teams
Planning for Saturday	3-4	Teams
Mr. A Works for Himself and Others	2-3	Teams

*Teams - refers to folders assembled for each team

*Schools - refers to folder for each school, Armstrong, Fales, Hastings

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NOTE: These resource materials relate to concepts and generalizations in Planning Guide. Locations as noted.

CONCEPT	GENERALIZATIONS	RESOURCE	GRADE LEVEL
1. The value of money	Money is of value to an individual in relation to his wants and needs as well as in relation to today's marketplace. Activity #6.	Video tape-"Why Make It?" Ted Conna, Steven Marshall High School Tape library.	5-8
	same as above - Activity #17	Audio tape on Allowances "How you spend and save your allowance and why?" Amy Worker, Kathy Allen High School Tape library.	5-8
	same as above - Activity #19	Transparency from "A Primer for Consumer Thinking" Forbes.	5-8
	same as above - Activity #5,19	Limited Funds and Unlimited Dreams. Priorities. Buying-Should I?	
	Activity #10,12,14	Buy Now - Pay Later! Information.	
	Activity #14,15	Woman in Supermarket.	
	Activity #13	Transparency for Advertising and Propaganda. 4 sets. Forbes-Lang. Arts.	5-8
	Activity #11	2 Transparencies. Interest. Radio and Cassette Recorder 4 each Forbes - Math.	5-8
2. Physiological Needs	All individuals have pysiological needs; such as the need for food, clothing, shelter, health, recreation. Activity #5,8	Worksheet master on borrowing and on allowance. Forbes.	5-8
	Activity #3	Video tape -"I've Got Nothing to Wear" Diane and Sandy Walker High School Tape Library.	5-8

CONCEPT	GENERALIZATIONS	RESOURCE	GRADE LEVEL
3. The Need for Safety	Product safety is both a consumer right and a responsibility.		
	Taxes assure citizens of safety via police and fire protection and through agencies. In this way citizens share responsibility for safety services.		
	Activity #19	Transparencies from "A Primer for Consumer Thinking". Forbes. Woman in Supermarket.	5-8
	Activity #1,2,7	4 transparencies 4 masters "Sharing Taxes", 2 at Forbes, 2 at Armstrong	5-8
4. Love and Belonging	A child needs to be accepted by others.		
	Esteem can be fulfilled in various ways.		
	Activity #7	Transparency from "A Primer for Consumer Thinking" Forbes. Limited Funds and Unlimited Dreams. Priorities. Buying - Should I? Buy now - Pay later!	
	Activity #9	Set of 8 transparencies on Credit. Guide available "Los Angeles Project", 1 at Jr. High, 1 at Forbes.	5-6
5. Self Actualization	A positive view of self, identification with others and openess to experience are characteristics of the "whole person".		
	Activity #2,3	Set of 8 transparencies on Credit. Same as above	5-6

CONCEPT	GENERALIZATIONS	RESOURCE	GRADE LEVEL
5. Self Actualization	Activity #8	3 transparencies on Banking Services at Jr. High, 1 Forbes, 1 Armstrong. Transparency on Savings Deposit and Withdrawal. 1 Jr. High, 2 Forbes, 1 Armstrong.	5-8

Other Resources

4 transparencies - Savings and Withdrawal Slips - 2 Jr. High - 2 Forbes
4 transparencies - How to Write and Endorse Checks - 2 Jr. High - 2 Forbes
2 transparencies - Quiz on Checks - 1 Jr. High - 1 Forbes
2 masters - Writing Checks Quiz - 1 Jr. High - 1 Forbes
2 transparencies - for Advertising and Propaganda - 4 sets Forbes Lang. Arts.
2 transparencies - on Milk Production - Jr. High.

III. Resource Materials for Consumer Education - developed by Westborough teachers at July 1971 Workshop and organized by grade level groupings.

NOTE: These resource materials relate to concepts and generalizations in Planning Guide. Locations as noted.*

CONCEPT	GENERALIZATIONS	RESOURCE	GRADE LEVEL
1. Making Consumer Choices	The availability and/or scarcity of resources which include time energy, ability, knowledge, tools and money, affect the range of choices.	Transparencies - Where Might You Obtain Loans for the Following - Appliances, Cars, Shelter, Emergencies, etc. 7 transparencies.	9-12
	Disadvantages as well as advantages are usually inherent in the alternative involved in a decision or choice.	Transp. - Insurance. Transp. - Housing.	9-12
2. Value of Money-Personal	The decisions of individuals reflect differences in goals, resources, and values.	Transp. - Getting a Job.	9-12
	Money management is the process of setting up, following evaluating and when necessary, revising a plan for the use of income.	Transp. and Master - Income tax forms. Transp. and 2 Masters - Dividing Responsibility (Budgets), Transp. - Dapoeit Slips, Transp. and Master - Checks, Transp. - Application for Ready Reserve. Transp. - Application for a loan. Transp. and Master - Social Security Form.	9-12
3. Consumer Credit	The advantages and disadvantages of using credit are closely related to the financial resources and responsibility of the consumers.	Transp. - Where to Get Credit. 2 Transp. and Masters - Credit terms and glossary. 4 Transp. and Masters - Questions on Credit. Transp. - Credit (Acceptance and Rejection). Transp. - Buy Now Pay Later. Transp. - Application for a Credit Card.	9-12

* Materials located at High School Home Economics Department

CONCEPT	GENERALIZATIONS	RESOURCE	GRADE LEVEL
3. Consumer Credit	Credit is a service for which consumers pay.	Transp. - Credit (3"C's" of). Transp. - Cost of Credit. Transp. - Credit System. Transp. - Credit Questionnaire.	9-12
4. Advertising	The information provided by agencies and industry through advertising is a resource which may assist the consumer.	Transp. - Consumer Information.	9-12
	Let the consumer beware; the purpose of advertising is to <u>sell</u> a particular product.	Transp.-Advertising. Transp.-Function of Advertising Information. Transp.-Function of Advertising Persuasion. Transp.-Influences of Advertising.	9-12

<u>Other Resources</u>

Video Tapes <u>at High School Tape Library</u>

1. Buying a Used Car plus Teacher-Student Master.
2. Shopping Wisely.